

**Information to identify the case:**

|   |                                  |             |  |           |
|---|----------------------------------|-------------|--|-----------|
| Debtor 1  | <b>Alexander J Figliolia</b>     |             | Social Security number or ITIN xxx-xx-4428 |           |
|   | First Name                       | Middle Name | Last Name                                  | EIN ----- |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name |             | Social Security number or ITIN -----       |           |
|   |                                  |             | EIN -----                                  |           |
| United States Bankruptcy Court District of New Jersey |                                  |             |  |           |
| Case number: <b>17-20755-KCF</b>                      |                                  |             |  |           |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alexander J Figliolia

10/28/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alexander J Figliolia  
Debtor

Case No. 17-20755-KCF  
Chapter 7

District/off: 0312-3  
Date Rcvd: Oct 28, 2021

User: admin  
Form ID: 318

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Total Noticed: 50

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Alexander J Figliolia, 8 Henley Circle, Manchester, NJ 08759-6081  |
| aty       | + Atkinson & DeBartolo, PC, The Galleria, 2 Bridge Avenue, PO Box 8415, Red Bank, NJ 07701-8415  |
| aty       | + Hugh H. Shull, Corporation Counsel Office, 100 Church Street, Room 5-233, New York, NY 10007-2601  |
| acc       | + Barbara Rizzi, Barbara Rizzi, CPA, 25 Potter Lane, Huntington, NY 11743-2142   |
| auc       | + C.T. Peters, Inc., 2-A West Front Street, Red Bank, NJ 07701-1602  |
| br        | + LUCY STARR, RE/MAX CENTRAL, 520 U.S. 9, MANALPAN, NJ 07726-8264  |
| acc       | + Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  |
| cr        | + THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814            |
| cr        | + THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713            |
| cr        | + THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW Y, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414      |
| auc       | + The Auctioneers Group, 22 Smock Street, Neptune, NJ 07753-6743   |
| 517250692 | + Alan H. Kleinman, Sr. Counsel, Affirmative Litigation, Div. NYC Law Dep, 100 Church St., New York, NY 10007-2668   |
| 519231591 | + Atkinson & DeBartolo, P.C., Attn: Bunce D. atkinson, P.O.Box 8415, Red Bank, N.J. 07701-8415   |
| 516946981 | + Bob and Phyllis Napolitano, 30 Cottontail Court, Staten Island, NY 10312-4701  |
| 516847583 | + Capital One/Saks Fifth Ave., PO Box 10327, Jackson, MS 39289-0327  |
| 517079304 | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  |
| 517087494 | + City of New York, Office of the Corporation Counsel., Alan Kleinman, Esq, 100 Church Street, New York, New York 10007-2601                               |
| 516872226 | + Corporation Counsel City of NY ECB, c/o Alan H. Kleinman, Sr. Counsel, Affirmative Litigation Div. NYC Law Dept, 100 Church St., New York, NY 10007-2601 |
| 516847586 | + DMS CGI, PO Box 979110, St Louis, MO 63197-9001  |
| 517250683 | + Katie Brown Esq, Buckley Madole PC, 99 Wood Ave. Iselin, NJ 08830  |
| 516847588 | + Lomurro, Munson, Comer, et al, 4 Paragon Way Ste. 100, Freehold , NJ 07728-7805  |
| 517250684 | + Michael P. Collins, Esq. Archer & Greiner, 10 Highway 35, Red Bank, NJ 07701-5902  |
| 516879398 | + NY State Dept. of, Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300  |
| 516847591 | + NYS Department of Finance, W A Harriman Campus Bldg 9, Albany, NY 12227-0001   |
| 516847589 | + Nationstar Mortgage, LLC, PO Box 60516, City of Industry, CA 91716-0516  |
| 516847590 | + New Jersey Div. of Taxation, Neptune Investigation A, 1828 West Lake Ave.-3rd Fl., Neptune, NJ 07753-4663  |
| 517250699 | + OMS CGI, PO Box 979110, St Louis, MO 63197-9001  |
| 517053407 | + Robert Napolitano and Phyllis Napolitano, 30 Cottontail Court, Staten Island NY 10312-4701   |
| 517053408 | + Robert and Phyllis Napolitano, 30 Cottontail Court, Staten Island NY 10312-4701  |
| 517243157 | + Saeteros Campoverde, c/o Law Office of Justin A. Zeller, Esq., 277 Broadway-Ste. 408, New York, NY 10007-2036  |
| 517250688 | + Saeteros Campoverde, c/o Law Office of Justin A. Zeller, PC, 277 Broadway - Ste. 408, New York, NY 10007-2036  |
| 517250689 | + Sean O'Brien, Esq., Frankel Lambert Weiss et al, 80 Main St.-Ste.460, West Orange, NJ 07052-5414   |
| 517250678 | + State of NJ - Div. of Taxati, Revenue Processing Ctr. PO Box 111, Trenton, NJ 08645-0111   |
| 516847593 | + State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111  |
| 517059896 | + State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245  |
| 517106701 | + THE BANK OF NEW YORK MELLON Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096                                      |
| 516847597 | + Township of Holmdel, 4 Crawfords Corner Road, Holmdel, NJ 07733-1908   |

TOTAL: 37

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|----------------------------|-----------|----------------------------|
|----------|----------------------------|-----------|----------------------------|

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|           |  |                      |  |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov              | Oct 28 2021 20:39:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov      | Oct 28 2021 20:39:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516847581 | + EDI: AMEREXPR.COM                              | Oct 29 2021 00:33:00 | American Express, PO Box 1270, Newark, NJ 07101-1270   |
| 516883476 | EDI: BECKLEE.COM                                 | Oct 29 2021 00:33:00 | American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 516911966 | EDI: BECKLEE.COM                                 | Oct 29 2021 00:33:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 518625041 | EDI: BECKLEE.COM                                 | Oct 29 2021 00:33:00 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 516847582 | + EDI: BANKAMER.COM                              | Oct 29 2021 00:33:00 | Bank of America, PO Box 31785, Tampa, FL 33631-3785  |
| 516847585 | + EDI: IRS.COM                                   | Oct 29 2021 00:33:00 | Dept. of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 516847592 | + Email/Text: bankruptcynotices@cbecompanies.com | Oct 28 2021 20:39:00 | Small Business Administration, c/o CBE Group, 1309 Technology Pkwy., Cedar Falls, IA 50613-6976                                      |
| 516949404 | EDI: BANKAMER.COM                                | Oct 29 2021 00:33:00 | The Bank of New York Mellon, C/O Bank of America, PO Box 31785, Tampa, FL 33631-3785   |
| 518685618 | + Email/Text: ustpregion03.ne.ecf@usdoj.gov      | Oct 28 2021 20:39:00 | United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  |
| 517048428 | EDI: WFFC.COM                                    | Oct 29 2021 00:33:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438                            |
| 516847598 | + EDI: WFFC.COM                                  | Oct 29 2021 00:33:00 | Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517   |

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517250693 | *+            | American Express, PO Box 1270, Newark, NJ 07101-1270  |
| 517250694 | *+            | Bank of America, PO Box 31785, Tampa, FL 33631-3785   |
| 517250695 | *+            | Bob and Phyllis Napolitano, 30 Cottontail Court, Staten Island, NY 10312-4701   |
| 517250696 | *+            | Capital One/Saks Fifth Ave., PO Box 10327, Jackson, MS 39289-0327   |
| 517250698 | *+            | Dept. of Treasury Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 516847584 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Dept. of the Treasury, Internal Revenue Service, Kansas City, MO 64999 |
| 517250697 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Dept. of the Treasury, Internal Revenue Service, Kansas City, MO 64999 |
| 516847587 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 4 Paragon Way - Ste. 2, Freehold, NJ 07728   |
| 517250700 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 4 Paragon Way - Ste. 2, Freehold, NJ 07728   |
| 517250687 | *+            | NYS Department of Finance, W A Harriman Campus Bldg 9, Albany, NY 12227-0001  |
| 517250685 | *+            | Nationstar Mortgage, LLC, PO Box 60516, City of Industry, CA 91716-0516   |
| 517250686 | *+            | New Jersey Div. of Taxation, Neptune Investigation A, 1828 West Lake Ave.-3rd Fl., Neptune, NJ 07753-4663   |
| 517250690 | *+            | Small Business Administration, c/o CBE Group, 1309 Technology Pkwy., Cedar Falls, IA 50613-6976   |
| 516847594 | *+            | State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton , NJ 08645-0111  |
| 517250691 | *+            | State of NJ - Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111   |
| 516847595 | *+            | State of NJ Div of Taxation, Revenue Processing Ctr, PO Box 111, Trenton, NJ 08645-0111   |
| 517250679 | *+            | State of NJ Div of Taxation, Revenue Processing Ctr, PO Box 111, Trenton, NJ 08645-0111   |

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|-----------|----|---|
| 516847596 | *+ | State of NJ Div. of Taxation, Revenue Processing Ctr., PO Box 111, Trenton, NJ 08645-0111 |
| 517250680 | *+ | State of NJ Div. of Taxation, Revenue Processing Ctr. PO Box 111, Trenton, NJ 08645-0111  |
| 517250681 | *+ | Township of Holmdel, 4 Crawfords Corner Road, Holmdel, NJ 07733-1908                      |
| 517250682 | *+ | Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517                        |

TOTAL: 0 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:**

| <b>Name</b>          | <b>Email Address</b>  |
|----------------------|---|
| Andrea Dobin         | ecftrusteed@msbnj.com NJ55@ecfcbis.com;trustedobin@remote7solutions.com   |
| Andrea Dobin         | on behalf of Trustee Andrea Dobin adobin@msbnj.com  |
| Brandon David Sherr  | on behalf of Creditor Segundo Marcial Saeteros-Campoverde bsherr@zellerlegal.com mgutierrez@zellerlegal.com,jazeller@zellerlegal.com  |
| Bunce Atkinson       | on behalf of Accountant Barbara Rizzi bunceatkinson@aol.com   |
| Bunce Atkinson       | on behalf of Attorney Atkinson & DeBartolo PC bunceatkinson@aol.com   |
| Bunce Atkinson       | on behalf of Debtor Alexander J Figliolia bunceatkinson@aol.com   |
| Douglas J. McDonough | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K DMcDonough@flwlaw.com  |
| John Gurrieri        | on behalf of Creditor Segundo Marcial Saeteros-Campoverde jmgurrieri@zellerlegal.com  |
| Joseph R Zapata, Jr  | on behalf of Trustee Andrea Dobin jzapata@msbnj.com   |
| Lauren Bielskie      | on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov   |
| Lauren Bielskie      | on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov  |
| Melissa N. Licker    | on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CHL Mortgage Pass-Through Trust 2003-48 Mortgage Pass-Through Certificates Series 2003-48 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com   |
| Melissa N. Licker    | on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CHL Mortgage Pass-Through Trust 2003-48 Mortgage Pass-Through Certificates Series 2003-48 by Nationstar Mortgage LLC, the service mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com |

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Michele M. Dudas

on behalf of Plaintiff Andrea Dobin mdudas@msbnj.com

Michele M. Dudas

on behalf of Trustee Andrea Dobin mdudas@msbnj.com

Rebecca Ann Solarz

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR  
INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ  
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K rsolarz@kmllawgroup.com

Scott C. Pyfer

on behalf of Plaintiff Biagio Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Plaintiff Filomena Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Biagio Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Filomena Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Scott C. Pyfer

on behalf of Creditor Robert Napolitano scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Sean M. O'Brien

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORKSUCCESSOR  
INDENTURED TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURED TRUSTEE FOR THE CWHEQ  
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-K DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Valerie A. Hamilton

on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

Ward Benson

on behalf of Creditor United States of America on behalf of the Internal Revenue Service ward.w.benson@usdoj.gov  
Eastern.Taxcivil@usdoj.gov;james.j.wilkinson@usdoj.gov

TOTAL: 25